

**Information to identify the case:**

Debtor 1	<b>Calvin C. Morris</b>	Social Security number or ITIN	xxx-xx-1971
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-19675-CMG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Calvin C. Morris  
aka Calvin C. Morris Jr.

4/13/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Calvin C. Morris  
 Debtor

Case No. 13-19675-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Calvin C. Morris, 10 Manor House Court, Eastampton, NJ 08060-4379  
 cr +Carbucks of Delaware, Corporate Office, 2702 W Azeele St, Tampa, FL 33609-4220  
 cr +Embrace Home Loans, Inc., Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 cr +LoanCare, a division of FNF Servicing, LLC, c/o Stern & Eisenberg PC, 1040 N. Kings Highway Ste 407, Cherry Hill, NJ 08034-1925  
 513906473 Accounts Recovery Bureau Inc., PO Box 6788, Wyomissing, Pennsylvania 19610-0768  
 513906474 +Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, Maryland 20746-4547  
 513934323 +Carbucks of Delaware, 2702 W Azeele St, Tampa, FL 33609-4220  
 513906477 +Carbucks of Delaware, 1707 A Marsh Road, Wilmington, Delaware 19810-4605  
 513906479 Embrace Home Loans, PO Box 37628, Philadelphia, Pennsylvania 19101-0628  
 514065069 +Embrace Home Loans, Inc., c/o LoanCare, Division of FNF Svc, Inc., P.O. Box 8068, Virginia Beach, VA 23450-8068  
 514447059 +Embrace Home Loans, Inc., c/o LoanCare, a Division of FNF Servicing, PO Box 8068, Virginia Beach, VA 23450-8068  
 513906481 Fams, PO Box 451409, Atlanta, Georgia 31145-9409  
 513906483 LoanCare, PO Box 8068, Virginia Beach, Virginia 23450-8068  
 513906484 +Mariner Finance LLC, 2465 S. Broad St., Hamilton, New Jersey 08610-4700  
 513906489 #+Star Cash Processing Department, 3531P. Street Northwest, PO Box 111, Miami, Oklahoma 74355-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 22:13:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2018 22:13:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514053774 +E-mail/Text: bncmail@w-legal.com Apr 13 2018 22:13:28 CERASTES, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513906475 +EDI: CAPITALONE.COM Apr 14 2018 02:03:00 Cap One, PO Box 30253, Salt Lake City, Utah 84130-0253  
 513906476 EDI: CAPITALONE.COM Apr 14 2018 02:03:00 Capital One Bank, PO Box 71083, Charlotte, North Carolina 28272-1083  
 513977672 EDI: CAPITALONE.COM Apr 14 2018 02:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 513906478 +EDI: RCSFNBMARIN.COM Apr 14 2018 01:58:00 Credit One Bank, PO Box 98873, Las Vegas, Nevada 89193-8873  
 513906480 E-mail/Text: bknotice@ercbpo.com Apr 13 2018 22:13:26 Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, Florida 32256-7412  
 513906482 +EDI: PHINHARRIS Apr 14 2018 02:03:00 Harris & Harris, 111 West Jackson Blvd, Suite 400, Chicago, Illinois 60604-4135  
 514083328 EDI: IRS.COM Apr 14 2018 02:03:00 IRS Special Procedures, Attn Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0720  
 514139945 EDI: MERRICKBANK.COM Apr 14 2018 01:58:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 513906485 EDI: MERRICKBANK.COM Apr 14 2018 01:58:00 Merrick Bank, PO Box 30537, Tampa, Florida 33630-3537  
 513906486 +E-mail/Text: maureen@MHMUA.COM Apr 13 2018 22:13:52 Mount Holly MUA, 29-37 Washington Street, PO Box 486, Mount Holly, New Jersey 08060-0486  
 513906487 EDI: AGFINANCE.COM Apr 14 2018 01:58:00 One Main Financial, 516 High St, Suite 5, Mount Holly, New Jersey 08060-1026  
 514134168 EDI: PRA.COM Apr 14 2018 01:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
 513992653 +E-mail/Text: bankruptcy@pseg.com Apr 13 2018 22:13:04 PSE&G, PO Box 490, Cranford NJ 07016-0490, Attn: Bankruptcy Dept

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Mariner Finance c/o Schiff & Schiff, PO Box 1000, West Long Branch, NJ 07764-0730  
 514083330\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
 (address filed with court: IRS Special Procedures, Attn Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0720)  
 514083329\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 514083331\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 515782594\* +MARINER FINANCE LLC, 3301 BOSTON ST. SUITE 201, BALTIMORE, MD 21224-4979  
 513925811 ###MARINER FINANCE, LLC, 3301 BOSTON ST, STE 201, BALTIMORE, MD 21224-4979  
 513922552 ###Mariner Finance c/o Schiff & Schiff, P.O. Box 1000, West Long Branch, NJ 07764-0730  
 513906488 ###+Schiff & Schiff, Esquires, 211 Monmouth Road, PO Box 1000, West Long Branch, New Jersey 07764-0730

TOTALS: 0, \* 5, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Apr 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

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Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Melissa S DiCerbo on behalf of Creditor Lakeview Loan Servicing, LLC nj-ecfmail@mwc-law.com  
Randolph Walzer on behalf of Creditor Mariner Finance LLC c/o Randolph Walzer, Esq  
email@walzerlawfirm.com  
Randolph Walzer on behalf of Creditor Mariner Finance c/o Schiff & Schiff  
email@walzerlawfirm.com  
Steven K. Eisenberg on behalf of Creditor LoanCare, a division of FNF Servicing, LLC  
bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven N. Taieb on behalf of Debtor Calvin C. Morris staieb@comcast.net

TOTAL: 10